

---

## Interviewers

---

(0\*NET 43-4061.01, 43-4061.02, 43-4111.00, 43-4131.00)

---

### Nature of the Work

Interviewers obtain information from individuals and business representatives who are opening bank accounts, trying to obtain loans, seeking admission to medical facilities, participating in consumer surveys, applying to receive aid from government programs, or providing data for various other purposes. By mail, telephone, or in person, these workers solicit and verify information, create files, and perform a number of other related tasks.

The specific duties and job titles of *interviewers*, *except eligibility and loan* depend upon the type of employer. In doctors' offices and other health-care facilities, for example, *interviewing clerks* also are known as *admitting interviewers* or *patient representatives*. These workers obtain all preliminary information required for a patient's record or for his or her admission to a hospital, such as the patient's name, address, age, medical history, present medications, previous hospitalizations, religion, persons to notify in case of emergency, attending physician, and party responsible for payment. In some cases, interviewing clerks may be required to verify that an individual is eligible for health benefits or to work out financing options for those who might need them.

Other duties of interviewers in health care include assigning patients to rooms and summoning escorts to take patients to their rooms; sometimes, interviewers may escort patients themselves. Using the facility's computer system, they schedule laboratory work, x rays, and surgeries, prepare admission and discharge records, and route them to appropriate departments. They also may bill patients, receive payments, and answer the telephone. In an outpatient or office setting, interviewers schedule appointments, keep track of cancellations, and provide general information about care. In addition, the role of the admissions staff, particularly in hospitals, is expanding to include a wide range of patient services, from assisting patients with financial and medical questions to helping family members find hotel rooms.

Interviewing clerks who conduct market research surveys and polls for research firms have somewhat different responsibilities. These interviewers ask a series of prepared questions, record the responses, and forward the results to management. They may ask individuals questions about their occupation and earnings, political preferences, buying habits, satisfaction with certain goods or services sold to them, or other aspects of their lives. Although most interviews are conducted over the telephone, some are conducted in focus groups or by randomly polling people in a public place. More recently, the Internet is being used to elicit people's opinions. Almost all interviewers use computers or similar devices to enter the responses to questions.

*Eligibility interviewers*, *government programs* determine the eligibility of individuals applying to receive government assistance such as welfare, unemployment benefits, social security benefits, and public housing. These interviewers gather the relevant personal and financial information on an applicant and, on the basis of the rules and regulations of the particular government program, grant, modify, deny, or terminate an individual's eligibility for the program in question. They also are involved in the detection of fraud committed by persons who try to obtain benefits they are not eligible to receive.

*Loan interviewers and clerks* review individuals' credit history and obtain the information needed to determine the creditworthiness of applicants for loans and credit cards. These workers spend much of their day on the telephone, obtaining information from

credit bureaus, employers, banks, credit institutions, and other sources to determine an applicant's credit history and ability to pay back a loan or charge.

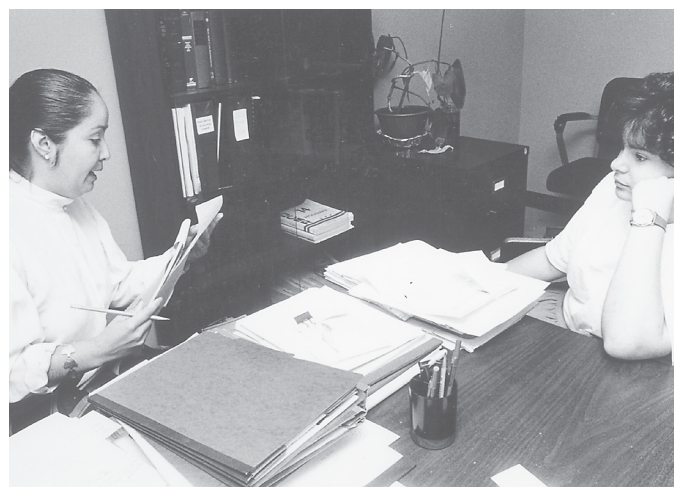
*Loan clerks*, also called *loan processing clerks*, *loan closers*, or *loan service clerks*, assemble documents pertaining to a loan, process the paperwork associated with the loan, and ensure that all information is complete and verified. Mortgage loans are the primary type of loan handled by loan clerks, who also may have to order appraisals of the property, set up escrow accounts, and secure any additional information required to transfer the property.

The specific duties of loan clerks vary by specialty. Loan closers, for example, complete the loan process by gathering the proper documents for signature at the closing, including deeds of trust, property insurance papers, and title commitments. They set the time and place for the closing, make sure that all parties are present, and ensure that all conditions for settlement have been met. After settlement, the loan closer records all of the documents involved and submits the final package to the owner of the loan. Loan service clerks maintain the payment records on a loan once it is issued. These clerical workers process the paperwork for payment of fees to insurance companies and tax authorities and also may record changes in clients' addresses and ownership of a loan. When necessary, they answer calls from customers with routine inquiries as well.

*Loan interviewers* have duties that are similar to those of loan clerks. They interview potential borrowers, help them fill out applications for loans, and then investigate the applicant's background and references, verify the information on the application, and forward any findings, reports, or documents to the company's appraisal department. Finally, interviewers inform the applicant as to whether the loan has been accepted or denied.

### Employment

Interviewers held about 457,000 jobs in 2002. Approximately 193,000 were interviewers, except eligibility and loan; 170,000 were loan interviewers and clerks; and 94,000 were eligibility interviewers, government programs. Almost 1 out of every 5 interviewers worked in health care and social assistance industries, while most loan interviewers and clerks worked in financial institutions. Around 3 out of every 10 interviewers, except eligibility and loan, worked part time.



*Interviewers obtain various types of information from individuals, and verify that information.*

## Job Outlook

Employment of interviewers is expected to grow more slowly than the average for all occupations through 2012. However, the projected change in employment varies by specialty. Most job openings should arise from the need to replace the numerous interviewers who leave the occupation or the labor force each year. Prospects for filling these openings will be best for applicants with a broad range of job skills, such as good customer service, math, and telephone skills. In addition to openings for full-time jobs, opportunities also should be available for part-time and temporary jobs.

The number of interviewers, except eligibility and loan, is projected to grow faster than average, reflecting growth in the health care and social assistance sector. This sector will hire more admissions interviewers as health-care facilities consolidate staff and expand the role of the admissions staff and as an aging and growing population requires more visits to health-care practitioners. In addition, an increasing use of market research will create more jobs requiring interviewers to collect data. In the future, though, more market research is expected to be conducted over the Internet, thus reducing the need for telephone interviewers to make individual calls.

The number of loan interviewers and clerks is projected to decline due to advances in technology that are making these workers more productive. Despite a projected increase in the number of applications for loans, automation will increase productivity, so that fewer workers will be required to process, check, and authorize applications than in the past. The effects of automation on employment will be moderated, however, by the many interpersonal aspects of the job. Mortgage loans, for example, require loan processors to personally verify financial data on the application, and loan closers are needed to assemble documents and prepare them for settlement. Employment, however, also will be adversely affected by changes in the financial services industry. For example, significant consolidation has occurred among mortgage loan-servicing companies. As a result, fewer mortgage banking companies are involved in servicing loans, making the function more efficient and reducing the need for loan service clerks.

The job outlook for loan interviewers and clerks is sensitive to overall economic activity. A downturn in the economy or a rise in interest rates usually leads to a decline in the demand for loans, particularly mortgage loans, and can result in layoffs. Even in slow economic times, however, job openings will arise from the need to replace workers who leave the occupation for various reasons.

Like that of loan interviewers and clerks, employment of eligibility interviewers for government programs also is projected to decline, due to advances in technology and the transformation of government aid programs over the last decade. Automation should have a significant effect on these workers because, as with credit and loan ratings, eligibility for government aid programs can be determined instantaneously by entering information into a computer. The job outlook for eligibility interviewers, however, also is sensitive to overall economic activity; a severe slowdown in the economy will cause more people to apply for government aid programs, increasing demand for eligibility interviewers.

For specific information on a career as a loan processor or loan closer, contact:

➤ Mortgage Bankers Association of America, 1919 Pennsylvania Ave., Washington, DC 20006. Internet: <http://www.mbaa.org>

(See the introductory statement on information and record clerks for information on working conditions, training requirements, and earnings.)

## Sources of Additional Information

State employment service offices can provide information about employment opportunities for interviewers.